

\$\$\$ PLANNING TO RETIRE SOON? \$\$\$
EARLY PREPARATION IS ESSENTIAL

If you are planning to retire during the late 2002 or early 2003 timeframe, this information is for you! Statistically, many employees opt to retire during the months of November, December, January, and February. Although it may not seem close enough for you, now is really the time to initiate your retirement process!

For Army employees, all retirements are processed through the Army Benefits Center-Civilian (ABC-C). The ABC-C strongly suggests that you initiate your retirement process by submitting your application within 120 days in advance of your retirement date. This is especially true if you are planning to retire during the upcoming months. Please note that retirement is not an “electronic” process – you must complete a retirement package and mail to the ABC-C. To help ensure a smooth transition into retirement, just follow the steps below:

- ✓ **Within a year of your retirement, you should obtain an *annuity estimate* or a *Personal Statement of Benefits*.** You may accomplish this by clicking on the following link: <https://www.abc.army.mil> or by calling the ABC-C. Also, if you have not already paid your **Post-56 military deposit**, but wish to do so before you retire, you should initiate the process at this time.

NOTE: If you have service under the following categories, please contact a counselor concerning your annuity estimate: present or past part-time work schedule, NAF service, elected to transfer to FERS, taken a refund of retirement contributions for a past period of service, have not paid a deposit for Post-56 military service or have not made a deposit for a period of nondeduction service (temporary service).

- ✓ **About five months in advance of your retirement, you will need to learn more about the retirement process.** Visit the ABC-C web site and check out the ABC-C's *Retirement Frequently Asked Questions (FAQs)* and the *Retirement General Information*. (You may also obtain this information from the ABC-C Fax Back system, see below).
- ✓ **Next, you will need to obtain and complete your retirement application.** You may obtain all retirement-related forms, as well as helpful ABC-C Fact Sheets by clicking on the following link: <https://www.abc.army.mil/Information/ABCRetirement/Forms/Forms.asp>. You may also obtain these forms from the ABC-C Fax Back option. Select option number (6) from the main menu of the ABC-C phone system. Then, select the option to request an *index of available documents*. You can review the list and have retirement forms, fact sheets and general information documents faxed to you.
- ✓ You will need to make a few decisions when completing your retirement application. First, if you are eligible, and wish to carry your Federal Employees Group Life Insurance (**FEGLI**) **into retirement**, you will need to make an election concerning the amount of coverage you wish to carry past age 65 for your Basic Life, and Option B and Option C (if applicable). To learn more about carrying FEGLI into retirement, check out the FEGLI handbook at the following link: <http://www.opm.gov/insure/life/handbook/Annuits3.htm#procedures%20for%20retiring%20employees>
- ✓ You will also need to make a decision concerning a **survivor annuity election** for your current and/or former spouse. If you are currently married and do not wish to elect the maximum survivor benefit, your spouse must consent to your election of a lesser annuity or no annuity. If you have a former spouse who was awarded a court-ordered survivor benefit, you must make your election accordingly.

- ✓ In addition to the ABC-C web site, you can find a wealth of retirement information on the OPM web site at www.opm.gov. OPM offers retirement publications on various topics – just click below:

CSRS Retirement Publications

<http://www.opm.gov/retire/html/library/csrs.html>

FERS Retirement Publications

<http://www.opm.gov/retire/html/library/fers.html>

- ✓ If you need to ***speak with a benefits counselor*** throughout the retirement process, you may do so by calling the ABC-C at 1-877-276-9287 (toll-free from a touch tone telephone), Monday through Friday, from 6:00 a.m. to 8:00 p.m. (Central Time).
- ✓ ***Within 90-120 days of your retirement, your completed retirement application should be sent to the ABC-C. Please ensure that you have submitted all of the required forms and that each has been properly completed, signed and dated. Once your application has been submitted, remind your supervisor to submit the Request for Personnel Action for your retirement as soon as possible.***

ARMY BENEFITS CENTER-CIVILIAN

Southwest CPOC
301 Marshall Avenue
Fort Riley, KS 66442-5004

<https://www.abc.army.mil>

1-877-276-ARMY-CTR

(1-877-276-9287)

TDD: 1-877-276-9833